

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

RENEE D. SHORT

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:14-22312 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 25, 2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/04/2014 and confirmed on 2/4/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

| | | |
|----------------------------------|--------|------------------|
| Total Receipts | | 89,892.00 |
| Less Refunds to Debtor | 803.61 | |
| TOTAL AMOUNT OF PLAN FUND | | 89,088.39 |

| | | |
|------------------------------------|----------|-----------------|
| Administrative Fees | | |
| Filing Fee | 0.00 | |
| Notice Fee | 0.00 | |
| Attorney Fee | 4,000.00 | |
| Trustee Fee | 3,661.17 | |
| Court Ordered Automotive Insurance | 0.00 | |
| TOTAL ADMINISTRATIVE FEES | | 7,661.17 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|-----------------------------------------------|--------------|-----------|----------|------------------|
| Secured | | | | | |
| | CARRINGTON MORTGAGE SERVICES LL Acct: 5578 | 0.00 | 47,348.34 | 0.00 | 47,348.34 |
| | CARRINGTON MORTGAGE SERVICES LL Acct: 5578 | 145.67 | 145.67 | 0.00 | 145.67 |
| | JPMORGAN CHASE BANK NA Acct: 3524 | 0.00 | 29,803.00 | 0.00 | 29,803.00 |
| | | | | | 77,297.01 |

| | | | | | |
|----------|-----------------------------------------------------|----------|----------|------|---------------|
| Priority | | | | | |
| | E VERNON PARKINSON ESQ Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | RENEE D. SHORT Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | RENEE D. SHORT Acct: | 803.61 | 803.61 | 0.00 | 0.00 |
| | WELCH GOLD & SIEGEL PC Acct: | 4,000.00 | 4,000.00 | 0.00 | 0.00 |
| | ALLY BANK(*) Acct: 8122 | 0.00 | 0.00 | 0.00 | 0.00 |
| | CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXXXXBANK | 368.02 | 368.02 | 0.00 | 368.02 |
| | | | | | 368.02 |

| | | | | | |
|-----------|--------------------------------------|----------|--------|------|--------|
| Unsecured | | | | | |
| | BANK OF AMERICA** Acct: XXX4169 | 0.00 | 0.00 | 0.00 | 0.00 |
| | BANK OF AMERICA** Acct: XXX7298 | 0.00 | 0.00 | 0.00 | 0.00 |
| | BRIAN SHORT++ Acct: ? | 0.00 | 0.00 | 0.00 | 0.00 |
| | CITIBANK NA(*)++ Acct: XXX7368 | 0.00 | 0.00 | 0.00 | 0.00 |
| | PYOD LLC - ASSIGNEE Acct: XXX7035 | 1,863.20 | 317.36 | 0.00 | 317.36 |
| | DISCOVER BANK(*) | 240.38 | 40.94 | 0.00 | 40.94 |

14-22312 TPA

Page 2 of 2

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|---------------------------|--------------|-----------|----------|----------------|
| Unsecured | | | | | |
| | Acct: XXX3173 | | | | |
| | DISCOVER BANK(*) | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXX6018 | | | | |
| | SYNCHRONY BANK++ | 2,160.63 | 0.00 | 0.00 | 0.00 |
| | Acct: XXX4738 | | | | |
| | LEVIN FURNITURE | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXX6941 | | | | |
| | CAPITAL ONE NA** | 3,034.38 | 516.85 | 0.00 | 516.85 |
| | Acct: 1289 | | | | |
| | PARKVIEW COMMUNITY FCU* | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXX1394 | | | | |
| | PNC BANK NA | 13,713.21 | 2,335.77 | 0.00 | 2,335.77 |
| | Acct: 6143 | | | | |
| | WELLS FARGO CARD SERVICES | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: XXX5170 | | | | |
| | ALLY BANK(*) | 3,236.46 | 551.27 | 0.00 | 551.27 |
| | Acct: 8122 | | | | |
| | JAMES C WARMBRODT ESQ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | PROBER & RAPHAEL | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | | | | | <hr/> 3,762.19 |

TOTAL PAID TO CREDITORS

81,427.22

TOTAL

CLAIMED 368.02

PRIORITY 145.67

SECURED 24,248.26

Date: 11/25/2019

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
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 PITTSBURGH, PA 15219
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Imaged Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RENEE D. SHORT

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-22312 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Renee D. Short
DebtorCase No. 14-22312-TPA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jmar
Form ID: pdf900Page 1 of 2
Total Noticed: 26

Date Rcvd: Nov 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2019.

db +Renee D. Short, 320 Country Hills Drive, North Huntingdon, PA 15642-2645
 cr +Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place,
 Pittsburgh, Pa 15222-5413
 cr +Carrington Mortgage Services, LLC, PROBER & RAPHAEL, A LAW CORPORATION,
 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
 13866699 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, PO Box 982235, El Paso, TX 79998)
 13991339 +Bank of America, N.A., P.O. BOX 660933, Dallas, TX 75266-0933
 13866701 +Bk Of Amer, P.O. Box 17054, Wilmington, DE 19884-0001
 13967230 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 14794573 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
 13866703 Citi, P.O. Box 6500 C/O Citi Corp, Sioux Falls, SD 57117-6500
 13866704 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 13932583 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13866710 Parkview Comm Fcu, 1213 5th Ave, McKeesport, PA 15132
 13866711 +Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
 13866712 Wfb Cd Svc, P.O. Box 5445, Portland, OR 97208

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13990889 E-mail/Text: ally@ebn.phinsolutions.com Nov 28 2019 03:37:31 Ally Bank, PO Box 130424,
 Roseville, MN 55113-0004
 13866697 +E-mail/Text: ally@ebn.phinsolutions.com Nov 28 2019 03:37:31 Ally Financial,
 200 Renaissance Ctr, Detroit, MI 48243-1300
 13866702 +E-mail/Text: bk.notifications@jpmchase.com Nov 28 2019 03:39:08 Chase, PO Box 901076,
 Fort Worth, TX 76101-2076
 13942501 E-mail/Text: mrdiscen@discover.com Nov 28 2019 03:38:27 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 13866705 +E-mail/Text: mrdiscen@discover.com Nov 28 2019 03:38:27 Discover Fin Svcs Llc,
 Po Box 15316, Wilmington, DE 19850-5316
 13866706 E-mail/Text: mrdiscen@discover.com Nov 28 2019 03:38:27 Discovr Cd,
 Po Box15316 Att:Cms/Prod Develop, Wilmington, DE 19850-5316
 13866707 E-mail/PDF: gecsed@recoverycorp.com Nov 28 2019 03:48:04 Gecrb/Jcp, Po Box 984100,
 El Paso, TX 79998
 13866708 +E-mail/PDF: gecsed@recoverycorp.com Nov 28 2019 03:49:47 Gecrb/Levin Furniture,
 Po Box 981439, El Paso, TX 79998-1439
 13954801 E-mail/Text: bk.notifications@jpmchase.com Nov 28 2019 03:39:08 JPMorgan Chase Bank N.A.,
 National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
 13866709 +E-mail/Text: bncnotices@becket-lee.com Nov 28 2019 03:38:39 Kohls/Capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 13989283 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 28 2019 03:48:34
 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 13992218 E-mail/PDF: gecsed@recoverycorp.com Nov 28 2019 03:48:03 Synchrony Bank,
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
 TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 cr Bank Of America, N.A.
 cr* +Carrington Mortgage Services, LLC,, 1600 South Douglass Road, Anaheim, CA 92806-5951
 13866698* +Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
 13866700* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, N.A., 4161 Piedmont Pkwy, Greensboro, NC 27410)
 TOTALS: 2, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 29, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: jmar
Form ID: pdf900

Page 2 of 2
Total Noticed: 26

Date Rcvd: Nov 27, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com
Brett A. Solomon on behalf of Creditor Ally Financial bsolomon@tuckerlaw.com,
agilbert@tuckerlaw.com
Charles O. Zebley, Jr. on behalf of Trustee Charles O. Zebley, Jr. COZ@Zeblaw.com,
PA67@ecfcbis.com;Lyndie@Zeblaw.com
E. Vernon Parkinson on behalf of Debtor Renee D. Short vparkinson@wgsf-law.com,
nreyes@wgsf-law.com
Heather A. Sprague on Behalf of the United States Trustee by on behalf of U.S. Trustee
Office of the United States Trustee Heather.Sprague@usdoj.gov
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Bank Of America, N.A. bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Stuart P. Winneg on behalf of Creditor BANK OF AMERICA, N.A. swinneg@udren.com,
cblack@udren.com

TOTAL: 10